

Certificate of Notice Page 1 of 3
 United States Bankruptcy Court
 Eastern District of Pennsylvania

In re:
 John Francis Bowles
 Susan Bowles
 Debtors

Case No. 18-13499-amc
 Chapter 7

CERTIFICATE OF NOTICE

District/off: 0313-2

User: admin
 Form ID: 318

Page 1 of 1
 Total Noticed: 14

Date Rcvd: Sep 14, 2018

Notice by first class mail was sent to the following persons/entities by the Bankruptcy Noticing Center on Sep 16, 2018.

db/jdb +John Francis Bowles, Susan Bowles, 21 Myrtle Street, Oxford, PA 19363-1633
 14113265 +Chase Slate, MRSBPO LLC, 1930 Olney Drive, Cherry Hill, NJ 08003-2016
 14113268 +Helen F. Graham Cancer Center, Christiania Care, 4701 Ogelton Stanton Road,
 Newark, DE 19713-7015
 14113270 Mr. Cooper Mortgage, P.O. Box 60516, City of Industry, CA 91716-0516

Notice by electronic transmission was sent to the following persons/entities by the Bankruptcy Noticing Center.
 smg E-mail/Text: megan.harper@phila.gov Sep 15 2018 02:58:50 City of Philadelphia,
 City of Philadelphia Law Dept., Tax Unit/Bankruptcy Dept, 1515 Arch Street 15th Floor,
 Philadelphia, PA 19102-1595

smg E-mail/Text: RVSVCBICNOTICE1@state.pa.us Sep 15 2018 02:57:45
 Pennsylvania Department of Revenue, Bankruptcy Division, P.O. Box 280946,
 Harrisburg, PA 17128-0946

smg +E-mail/Text: usapae.bankruptcynotices@usdoj.gov Sep 15 2018 02:58:26 U.S. Attorney Office,
 c/o Virginia Powel, Esq., Room 1250, 615 Chestnut Street, Philadelphia, PA 19106-4404
 14113264 EDI: BANKAMER.COM Sep 15 2018 06:38:00 Bank of America, P.O. Box 15019,
 Wilmington, DE 19886

14113266 +EDI: WFNNB.COM Sep 15 2018 06:38:00 Comenity Boscov's, P.O. Box 659622,
 San Antonio, TX 78265-9622

14113267 +EDI: CCS.COM Sep 15 2018 06:38:00 Credit Collection Services, 725 Canton Street,
 Norwood, MA 02062-2679

14113269 +EDI: MID8.COM Sep 15 2018 06:38:00 Midland Credit Management, Inc., 2365 Northside Drive,
 Ste 300, San Diego, CA 92108-2709

14113271 +EDI: RMSC.COM Sep 15 2018 06:38:00 Synchrony Bank, Walmart Mastercard, P.O. Box 960024,
 Orlando, FL 32896-0024

14113272 +E-mail/Text: wawacu@verizon.net Sep 15 2018 02:58:14 Wawa Credit Union,
 260 Baltimore Pike, Media, PA 19063-5620

14113273 +EDI: WFFC.COM Sep 15 2018 06:38:00 Wells Fargo Bank, N.A., MAC N9777-112, P.O. Box 5169,
 Sioux Falls, SD 57117-5169

TOTAL: 10

***** BYPASSED RECIPIENTS *****

NONE.

TOTAL: 0

Addresses marked '+' were corrected by inserting the ZIP or replacing an incorrect ZIP.
 USPS regulations require that automation-compatible mail display the correct ZIP.

Transmission times for electronic delivery are Eastern Time zone.

I, Joseph Speetjens, declare under the penalty of perjury that I have sent the attached document to the above listed entities in the manner shown, and prepared the Certificate of Notice and that it is true and correct to the best of my information and belief.

Meeting of Creditor Notices only (Official Form 309): Pursuant to Fed. R. Bank. P. 2002(a)(1), a notice containing the complete Social Security Number (SSN) of the debtor(s) was furnished to all parties listed. This official court copy contains the redacted SSN as required by the bankruptcy rules and the Judiciary's privacy policies.

Date: Sep 16, 2018

Signature: /s/Joseph Speetjens

CM/ECF NOTICE OF ELECTRONIC FILING

The following persons/entities were sent notice through the court's CM/ECF electronic mail (Email) system on September 13, 2018 at the address(es) listed below:

KEVIN G. MCDONALD on behalf of Creditor Nationstar Mortgage LLC d/b/a Mr. Cooper
 bkgroup@kmlawgroup.com

MARK BLANK, JR. on behalf of Joint Debtor Susan Bowles markblankjr@aol.com

MARK BLANK, JR. on behalf of Debtor John Francis Bowles markblankjr@aol.com

MICHAEL H KALINER mhkaliner@gmail.com, pa35@ecfcbis.com

MICHAEL H KALINER on behalf of Trustee MICHAEL H KALINER mhkaliner@gmail.com, pa35@ecfcbis.com

United States Trustee USTPRegion03.PH.ECF@usdoj.gov

TOTAL: 6

Information to identify the case:

Debtor 1	John Francis Bowles	Social Security number or ITIN	xxx-xx-7795
	First Name Middle Name Last Name	EIN	__-____
Debtor 2	Susan Bowles	Social Security number or ITIN	xxx-xx-7415
(Spouse, if filing)	First Name Middle Name Last Name	EIN	__-____
United States Bankruptcy Court Eastern District of Pennsylvania			
Case number: 18-13499-amc			

Order of Discharge

12/15

IT IS ORDERED: A discharge under 11 U.S.C. § 727 is granted to:

John Francis Bowles
aka John Bowles, aka John F Bowles

Susan Bowles

9/13/18

By the court: Ashely M. Chan
United States Bankruptcy Judge

Explanation of Bankruptcy Discharge in a Chapter 7 Case

This order does not close or dismiss the case, and it does not determine how much money, if any, the trustee will pay creditors.

Creditors cannot collect discharged debts

This order means that no one may make any attempt to collect a discharged debt from the debtors personally. For example, creditors cannot sue, garnish wages, assert a deficiency, or otherwise try to collect from the debtors personally on discharged debts. Creditors cannot contact the debtors by mail, phone, or otherwise in any attempt to collect the debt personally. Creditors who violate this order can be required to pay debtors damages and attorney's fees.

However, a creditor with a lien may enforce a claim against the debtors' property subject to that lien unless the lien was avoided or eliminated. For example, a creditor may have the right to foreclose a home mortgage or repossess an automobile.

This order does not prevent debtors from paying any debt voluntarily or from paying reaffirmed debts according to the reaffirmation agreement. 11 U.S.C. § 524(c), (f).

Most debts are discharged

Most debts are covered by the discharge, but not all. Generally, a discharge removes the debtors' personal liability for debts owed before the debtors' bankruptcy case was filed.

Also, if this case began under a different chapter of the Bankruptcy Code and was later converted to chapter 7, debts owed before the conversion are discharged.

In a case involving community property: Special rules protect certain community property owned by the debtor's spouse, even if that spouse did not file a bankruptcy case.

For more information, see page 2 >

Some debts are not discharged

Examples of debts that are not discharged are:

- ◆ debts that are domestic support obligations;
- ◆ debts for most student loans;
- ◆ debts for most taxes;
- ◆ debts that the bankruptcy court has decided or will decide are not discharged in this bankruptcy case;
- ◆ debts for most fines, penalties, forfeitures, or criminal restitution obligations;
- ◆ some debts which the debtors did not properly list;
- ◆ debts for certain types of loans owed to pension, profit sharing, stock bonus, or retirement plans; and
- ◆ debts for death or personal injury caused by operating a vehicle while intoxicated.

Also, debts covered by a valid reaffirmation agreement are not discharged.

In addition, this discharge does not stop creditors from collecting from anyone else who is also liable on the debt, such as an insurance company or a person who cosigned or guaranteed a loan.

This information is only a general summary of the bankruptcy discharge; some exceptions exist. Because the law is complicated, you should consult an attorney to determine the exact effect of the discharge in this case.